

In re:  
Anthony W. Michaud  
Debtor

Case No. 19-11574-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 27, 2022

User: admin  
Form ID: 155

Page 1 of 4  
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2022:

Recip ID	Recipient Name and Address
db	#+ Anthony W. Michaud, 2134 Verona Drive, Philadelphia, PA 19145-5770
14287823	+ Bank Of America, Po Box 982238, El Paso, TX 79998-2238
14517728	Centric Bank, c/o Marc A. Hess, Esquire, 937 Willow Street, P.O. Box 1140, Lebanon, PA 17042-1140
14517533	+ Centric Bank, 1826 Good Hope Road, Enola, PA 17025-1233
14648806	+ Consumer Payment Processing-, Robertson, Anschutz, Schneid, Crane & Partn, PO Box 272310, Boca Raton, FL 33427-2310
14308977	+ DITECH FINANCIAL, LLC, c/o RAS CITRON, LLC, BANKRUPTCY DEPARTMENT, 130 CLINTON ROAD, SUITE 202, FAIRFIELD, NJ 07004-2927
14308978	+ Ditech Financial LLC, c/o LAUREN BERSCHLER KARL, P.O. Box 305, Ingomar, PA 15127-0305
14287829	+ I-wen Michaud, 76 Scarlet Circle, Dover, DE 19904-5650
14287831	+ John L. McClain and Associates, PC, PO Box 123, Narberth, PA 19072-0123
14292761	+ Lakeview Loan Serving, c/o FRANCIS THOMAS TARLECKI, McCabe Weisberg & Conway LLC, 123 South Broad Street, Suite 1400 Philadelphia, PA 19109-1060
14287832	+ Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14287833	+ McCabe, Weisberg & Conway, P.C., 123 South Broad Street, STE 2080, Philadelphia, PA 19109-1031
14293342	+ Nationstar Mortgage LLC D/B/A Mr. Cooper, c/o Kevin S. Frankel, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
14570095	+ NewRez LLC DBA Shellpoint Mortgage Servicing, c/o Rebecca Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14570005	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14287835	+ PGW, PO Box 11700, Newark, NJ 07101-4700
14312434	+ Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F
14287836	+ Shapiro & Denardo, LLC, 3600 Horizon Dr., Ste 150, King of Prussia, PA 19406-4702
14304756	+ TD Auto Finance LLC, Trustee Payment Dept., PO Box 16029, Lewiston, ME 04243-9507
14303938	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
14486472	+ The Villas at Packer Park Condo Assoc, 3 N Columbus Blvd, Philadelphia, PA 19103, 3 N Columbus Blvd, PA 19106-1407
14307625	+ USAA Federal Savings Bank, c/o Lisa Cancanon, Weinstein & Riley, P.S., 11101 West 120th Avenue #280, Broomfield, CO 80021-2756
14287839	Usaa Federal Savings B, Po Box 47504, San Antonio, TX 78265
14287840	Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265
14287841	+ Usaa Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600
14287842	+ Water Revenue, City of Philadelphia, PO Box 41496, Philadelphia, PA 19101-1496

TOTAL: 26

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14287823	+ Email/Text: creditcardbkc Correspondence@bofa.com	Apr 28 2022 00:23:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
14409584	Email/Text: megan.harper@phila.gov	Apr 28 2022 00:24:00	City of Philadelphia, c/o PAMELA ELCHERT THURMOND, Law Revenue Department, Mun. Serv. Bldg., 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102
14386957	Email/Text: megan.harper@phila.gov		

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		Apr 28 2022 00:24:00	City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14399925	Email/Text: megan.harper@phila.gov	Apr 28 2022 00:24:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14287827	+ Email/Text: megan.harper@phila.gov	Apr 28 2022 00:24:00	CITY OF PHILADELPHIA WATER REVENUE BUREAU, 1401 JOHN F KENNEDY BLVD 5TH FL, PHILADELPHIA PA 19102-1617
14311433	+ Email/Text: documentfiling@lciinc.com	Apr 28 2022 00:23:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
14287826	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 28 2022 00:33:32	Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
14287828	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 28 2022 00:24:00	Credit Collection Serv, 725 Canton St, Norwood, MA 02062-2679
14303916	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 28 2022 00:23:00	IRS, P.O. Box 7317, Philadelphia, PA 19101-7317
14326182	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 28 2022 00:23:01	JPMorgan Chase Bank, N.A, 3415 Vision Drive, OH4-7164, Columbus OH 43219
14325922	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 28 2022 00:23:01	JPMorgan Chase Bank, N.A., 700 Kansas Lane Mail Code LA4-5555, Monroe, LA 71203
14287825	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 28 2022 00:22:55	Chase Mtg, 700 Kansas Lane Mc La-6, Monroe, LA 71203
14287832	+ Email/Text: LC-Bankruptcy-RF@loancares.net	Apr 28 2022 00:23:00	Loancares Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14293202	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 28 2022 00:23:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
14326994	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 28 2022 00:23:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14287834	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 28 2022 00:23:00	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
14468383	Email/Text: mtgbk@shellpointmtg.com	Apr 28 2022 00:23:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
14449351	Email/Text: mtgbk@shellpointmtg.com	Apr 28 2022 00:23:00	NewRez LLC dba Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14331812	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 28 2022 00:23:03	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14293775	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 28 2022 00:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
14303956	+ Email/Text: jaxbanko@td.com	Apr 28 2022 00:23:00	TD Auto Finance LLC, Trustee Payment Dept., PO Box 16041, Lewiston, ME 04243-9523
14287838	Email/Text: bankruptcy@td.com	Apr 28 2022 00:24:00	Td Bank N.a., 32 Chestnut Street, Lewiston, ME 04240
14684744	+ Email/Text: bncgeneral@evanspetree.com	Apr 28 2022 00:23:00	TD Bank, N.A., successor in interest to TD Auto Fi, c/o Jacob Zweig, Esq., Evans Petree,PC, 1715 Aaron Brenner Drive, Suite 800, Memphis, TN 38120-1445
14287837	+ Email/Text: jaxbanko@td.com	Apr 28 2022 00:23:00	Td Auto Finance, Po Box 9223, Farmington, MI 48333-9223
14409382	+ Email/Text: megan.harper@phila.gov	Apr 28 2022 00:24:00	The City of Philadelphia, c/o Pamela Elchert Thurmond, Esq., City of Philadelphia Law Department, Municipal Services Building, 1401

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			JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1617
14331018	+ Email/Text: bncmail@w-legal.com	Apr 28 2022 00:24:00	USAA Federal Savings Bank, C/O Weinstein & Riley, PS, PO BOX 3978, Seattle, WA 98124-3978
14330718	+ Email/Text: bncmail@w-legal.com	Apr 28 2022 00:24:00	USAA Federal Savings Bank, C/O Weinstein & Riley, PS, 2001 Western Ave., Suite 400, Seattle, WA 98121-3132
14648805	+ Email/Text: RASEBN@raslg.com	Apr 28 2022 00:23:00	USAA Federal Savings Bank, Robertson, Anschutz, Schneid,Crane & Par, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14287839	Email/Text: bkelectronicnotices@usaa.com	Apr 28 2022 00:23:00	Usaa Federal Savings B, Po Box 47504, San Antonio, TX 78265
14287840	Email/Text: bkelectronicnotices@usaa.com	Apr 28 2022 00:23:00	Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265
14287841	+ Email/Text: bkelectronicnotices@usaa.com	Apr 28 2022 00:23:00	Usaa Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600
TOTAL: 31			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14287824		Best Buy/cbna
14287830	*+	IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
14331388	##	DITECH FINANCIAL LLC, PO BOX 12740, TEMPE, AZ 85284-0046

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2022 at the address(es) listed below:

Name	Email Address
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor USAA Federal Savings Bank cwohrlab@raslg.com
FRANCIS THOMAS TARLECKI	on behalf of Creditor Lakeview Loan Servicing LLC. ecfmail@ecf.courtdrive.com, ecfmail@mw-law.com
JOHN L. MCCLAIN	on behalf of Plaintiff Anthony W. Michaud aaamccclain@aol.com edpabankcourt@aol.com
JOHN L. MCCLAIN	on behalf of Debtor Anthony W. Michaud aaamccclain@aol.com edpabankcourt@aol.com

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KEVIN S. FRANKEL

on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper pa-bk@logs.com

LAUREN BERSCHLER KARL

on behalf of Creditor DITECH FINANCIAL LLC lkarl@rascrane.com lbkarl03@yahoo.com

MARC A. HESS

on behalf of Creditor Centric Bank bankruptcy@henrybeaver.com hess@henrybeaver.com

MARTIN A. MOONEY

on behalf of Creditor TD Auto Finance LLC Martin.Mooney@ag.ny.gov kcollins@schillerknapp.com

MICHAEL JOHN CLARK

on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper mclark@squirelaw.com

PAMELA ELCHERT THURMOND

on behalf of Creditor CITY OF PHILADELPHIA pamela.thurmond@phila.gov edelyne.jean-baptiste@phila.gov

POLLY A. LANGDON

on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com

REBECCA ANN SOLARZ

on behalf of Creditor NewRez LLC DBA Shellpoint Mortgage Servicing bkgroup@kmlawgroup.com  
rsolarz@kmlawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

Scott F Waterman

on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFmail@fredreiglech13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 15

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Anthony W. Michaud  
Debtor(s)

Chapter: 13  
Bankruptcy No: 19-11574-amc

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***ORDER CONFIRMING PLAN UNDER CHAPTER 13***

AND NOW, this April 27, 2022 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Ashely M. Chan  
Judge ,  
United States Bankruptcy Court